

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: : **Chapter 13**
JOHN MICHAEL HYND, :
Debtor : **Bky. No. 18-10193 ELF**

ORDER

AND NOW, upon consideration of the Debtor's Motion to Approve Mortgage Loan Modification ("the Motion") between the Debtor and **Pacific Union Financial LLC** ("the Lender")(Doc. # 52), and after notice and hearing, and there being no objection thereto, it is hereby **ORDERED** and **DETERMINED** that:

1. The Motion is **GRANTED**.
2. The Debtor is **AUTHORIZED** to enter into the **trial loan modification transaction** as set forth in the Motion and consummation of the transaction **SHALL NOT CONSTITUTE** a violation of the automatic stay, 11 U.S.C. §362(a).
3. The Debtor may enter into a **final loan modification transaction** without any further review from the Court if the material terms of the **final loan modification** do not differ materially from **trial loan modification**. Otherwise, the Debtor must obtain court approval after notice and hearing
4. In the event that the Debtor enters into a **final loan modification transaction** without further court review, the Debtor shall, within fourteen (14) days, file a **Notice of Loan Modification** that sets forth the terms of the loan modification..
5. If the Debtor enters into a **final loan modification** and :
 - (a) the **final loan modification** provides for reinstatement of the loan account and the elimination of the pre-petition arrears; and
 - (b) the Lender has filed a proof of claim on account of pre-petition arrears,

the Trustee shall make no distribution on account of the Lender's claim, effective upon the filing of the **Notice of Loan Modification** or the entry of the court's order approving the **final loan modification**, whichever is applicable.

Date: 10/31/18



**ERIC L. FRANK
U.S. BANKRUPTCY JUDGE**